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ABSTRACT

Consumer education should be integrated throughout the curriculum in an inter-disciplinary manner. English teachers have unparalleled opportunity to provide students with excellent foundations for critical and interpretive reading and thinking in the area of advertising, as they are involved with reading, vocabulary building, and both oral and written communication. Suggestions for individual and group activities are listed for various age levels and specific areas of consumer education, including money management, credit, advertising, shopping for goods and services, and consumer rights and responsibilities. (LL)

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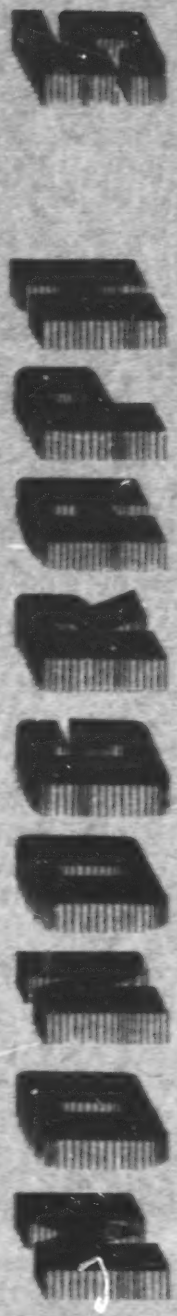

CONSUMER EDUCATION IN THE ENGLISH CURRICULUM

NEW JERSEY
CENTER FOR CONSUMER EDUCATION SERVICES

A Service of the State Department of Education, Division of Vocational Education, in Cooperation with the Edison Township Board of Education

C O N S U M E R E D U C A T I O N

I N T H E

E N G L I S H C U R R I C U L U M

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P R E F A C E

The Center for Consumer Education Services has been established to develop, promote and implement an interdisciplinary approach to consumer education in the elementary and secondary schools of New Jersey. "Interdisciplinary" can be translated many ways, but for our purposes it means simply that every teacher, regardless of his "label" or the grade level of his students, has a contribution to make in consumer education, and a responsibility to make it. This MONOGRAPH has been prepared to provide teachers of English with a springboard for action. It is not a curriculum guide or a course of study - it contains only ideas, suggestions, and motivation for English teachers to use in developing their own contribution to a truly "relevant" area of education today - consumer education.

We are grateful to Nancy Greenspan for her contribution in the development of this publication, and for all her other help and assistance in the activities of CCES.

It is our plan to focus successive MONOGRAPHS on other academic areas of the traditional curriculum in the hope that someday all teachers will make their unique and quite important contribution to consumer education.

William L. Johnston, Ed.D.
Director
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January 1973

The CENTER FOR CONSUMER EDUCATION SERVICES is a demonstration project of the Home Economics and Consumer Education unit of the Bureau of Vocational Technical Program Services, Division of Vocational Education, New Jersey Department of Education, funded through Part F of the Vocational Education Amendments of 1968.

Why consumer education in the English curriculum? Because we are convinced that consumer education can provide our young adults with the necessary skills and understandings to function more effectively in the marketplace - and by so doing to live a more satisfying life - both now and in the future. And we also believe that the best way to add this important segment of "relevant" education to today's already overcrowded curriculum is not just to add another course,but to integrate consumer education throughout the curriculum in an interdisciplinary manner. This interdisciplinary approach can be translated to mean that every teacher, regardless of his "label", has a contribution to make to consumer education, and a responsibility to make that contribution. To those of you who proudly wear the label "English Teacher", we shall try to provide a framework of ideas which can be further translated into working guidelines for instruction. Hopefully teachers will in some degree redirect their teaching efforts so that skills and concepts gained through instruction are those which are immediately applicable to everyday living.

Relevant education demands total student involvement. As educators seek new ways to bring relevancy into the

curriculum, new courses, new gimmicks and constant pleas for more class time are prevalent. But it is our belief that only as teachers are willing to redefine their objectives and redesign the educational process can traditional education patterns be brought to a higher degree of relevancy.

Consumer education is not new to the curriculum - but it is relevant. It is not new in the sense that it has been included, sometimes hidden, in existing courses - notably home economics and business education. Although many excellent programs have existed - and continue to do so - in these subject areas, only approximately one third of all secondary students are enrolled in these courses. But all students are consumers - and all students need desperately to become more intelligent and educated consumers. This view is widely supported by educators and the intensity of the need is evidenced by the preponderance of both State and Federal consumer legislation. Educating students for everyday living is an educational issue of considerable magnitude and high priority. It has become the responsibility of all teachers. Maximum student involvement in the educational process - a prime requisite for success in consumer education -can be attained through an interdisciplinary and multi-level approach to learning. If consumer education experiences are included in the elementary school and continued through the secondary school, this allowance for repeated experiences will result in the formation of

habits - habits which constitute satisfactory consumer behavior patterns. Secondary school experiences should provide a background for increased involvement in analytical and interpretive skills required to be a "thinking adult in a competitive world". To develop these skills, students need guidance from many people,and many teachers - including the English teacher.

Ir an earlier MONOGRAPH in this series, Dr. Stephen Kowalski of Montclair State College stated:

> "The average consumer usually learns by trial and error, seldom analyzing a product before buying it. He may be buying impulsively, he may be motivated by the advertising claims, by the packaging, or simply the price".

Professor Kowalski reasons that science can help students become more effective consumers by analyzing products before purchasing. He also emphasizes that ". . . the teacher cannot impose his own standards upon the class or the individual, he simply gives guidance". The wise teacher of consumer education - regardless of his primary "label" - will not impose standards upon consumers (students) but will be constantly aware that needs and wants, incomes, backgrounds, environment, and values differ greatly with different persons. It is difficult for the teacher to be constantly aware that one article or product can be purchased and used so differently by various people (students) who seem to be so very much alike.

English teachers have, as we see it, an unparalleled opportunity to provide students with excellent foundations

for critical and interpretive thinking in the area of advertising. The semantics* of advertising is often puffed up or confusing. Advertisements may elicit emotional responses that leave no room for understanding. Commercials on television and radio get the message across in such a short amount of time that there is little or no time left for critical or comparative thinking. An Alka Seltzer is not the consumer's solution when "(she) . . . can't believe (she bought) the whole thing!"

We were impressed - although not positively -by a fifth grade teacher in Central New Jersey who gave her students the following assignment. "Write a radio or television commercial and present it to the class, using any desired props". Her purpose in making the assignment was to provide relevant, simulative experiences which would help fulfill her objective of increasing each student's ability to speak freely and with ease to an audience. Unfortunately, she failed to capitalize on this apparent opportunity to include extremely important consumer education learnings. How easy it would have been to discuss the use of certain words in the commercials which stress joy, security, discontent and the other emotional responses which sell merchandise. Why did students "dress up" for the presentation and use certain stage props? Did the use of hair rollers and a tattered bathrobe lead to one reaction from the class rather than another? How much influence on other class members did the

*Webster: "The exploitation of connotation and ambiguity".

effective or ineffective oral presentation have? Would the class purchase the product being advertised - why or why not? As an English lesson, the experience was worthwhile and achieved the educational objective which the teacher was interested in. It also helped the fifth graders develop ideas and state them concisely. But, unfortunately, it failed to provide any direct development of consumer skills, understandings or concepts.

English teachers,regardless of the grade level of their students, are involved with reading, vocabulary building,and both oral and written communication. Many people in our society read quite well,but unfortunately believe everything they read and consequently become unnecessary victims of the marketplace. Teaching students to read, but not necessarily believe all that they read, is quite a challenge. Critical and interpretative reading skills are necessary for intelligent action in the marketplace, and the English classroom is the best place for a student to acquire these skills. Whether the reading material be literature or a contract, the student's past experiences will provide a base of understanding for present reading. Thus, older students should be able to recognize inference on the written page while younger students may be able to recognize only persuasion and exaggeration.

When students are involved in reading works of literature, the teacher can stress the author's background, knowing and understanding his purpose, and using the author's

ideas as a springboard for projecting student's ideas. Biographical reading or report writing about people involved with consumerism is an excellent means of motivating students to express themselves on subjects such as consumer protection, big business, pollution, and the marketplace.

Reading skills can be readily reinforced while increasing the vocabulary with consumer oriented words. For example: What does "free" mean? The American College Dictionary defines it as " . . . given without consideration of a return . . . (or) provided without, or not subject to a charge or payment . . ." What does "free" mean in the marketplace? The Federal Trade Commission recently stated that advertisements which state "buy one, get one free", "Two for the price of one", "fifty percent off with purchase of two", and "one cent sale" indicate that the consumer pays nothing for one article and not more than the regular price* for the other product. In each of these situations, the consumer must BUY at least one product. The old warning that a man is not in business to "give something away for nothing" seems to be true in spite of the advertisements which claim otherwise.

Another area of study which is particularly applicable to combining the objectives and purposes of teaching English and consumer education is communication, both written and

*"Regular price" was defined to mean the price a store or advertiser has charged for the same quantity and quality and for the same service in the local area during the last thirty days.

verbal. Possible activities which may be employed in this pursuit include asking a local radio station for "equal time" to respond to questionable advertisements or commercials and sending "letters of complaint" or "requests for verification of claims". These activities allow the English teacher to place some emphasis on consumer learnings while carrying out her primary responsibility of teaching the skills of communication.

Let us reinforce the importance of relevancy in all consumer education activities by reminding the English teacher that printed materials are generally outdated within a relatively short time following their publication date. This suggests that periodicals and newspapers become a most important consumer resource. The English teacher can help students acquire necessary skills to use periodical guides in the library, and become a human resource in assisting students when they need to go beyond the library for information. In a very real sense, the community becomes the library for consumers and the English teacher can become the librarian, offering guidance and direction when and where needed.

The processes through which students learn have been described as reading, listening, thinking,observing and trying. Professional people who devote their energies to influencing consumers by creating a need for certain goods and services are aware of these processes, and constantly target their efforts in these directions. A marketing professional

can influence learning through reading by placing advertisements in all types of printed media - newspapers, magazines, posters, brochures and direct mail. Students can at least partially offset these influences by reading the phrases for details and understanding their purpose. Students need to be taught to distinguish fact from opinion or puffed up statements. One means of analyzing what an advertiser has to say can be done by a simple exercise of circling phrases of importance in one color and those which are unimportant in another color. As students develop in their abilities to analyze an advertisement and its appeal, they also develop the ability to effectively make consumer decisions free of a seller's influence.

Learning through hearing is particularly vulnerable to advertising professionals. Although the consumer has time to analyze and be critical of printed advertisements, radio and television commercials are heard in the space of not more than one minute usually. To add to the confusion this presents to the consumer, voice quality, verbal persuasion and sound effects all combine to create a professional form of entertainment that appeals to the senses and emotions, and consequently sells the product or service.

Although the retailer cannot directly influence an individual's pattern of thinking, he can sway the consumer through other means. For example, most young persons have idols who have great influence on what and how they think. If the idol be a teacher, a movie star, or a professional

athlete involved in selling or demonstrating a product, then the youth's thinking processes have been influenced by his affection for and observation of the idol. Teachers have the responsibility and challenge to guide students to think independently, to observe carefully, to analyze correctly, and to make competent decisions based on facts rather than on emotions. Case studies which involve students in consumer problem solving is one learning technique which can help meet this challenge.

Learning through trying - particularly as this applies to "trying out" a product or service -is relatively easy for the home economics teacher or the science teacher, but is not usually considered part of the content of the English class. But trying out "life" can be a part of the English curriculum. Students can dramatize consumer situations through plays, role play, skits, puppets, etc. Script materials may be gathered from home, community, newspapers, periodicals - or from the realms of advertising. Such activities fit easily and naturally into a creative drama or a creative writing activity.

The English teacher's forte, gained through academic preparation, is centered around literature and composition - and English teachers are comfortable when working with these subjects. But English can be viewed in a much broader sense - it is not just literature and composition, it is so much more!! Open to new ideas, new skills and personal interaction, the English teacher can broaden her classroom

contributions and competently teach (or team teach) in many areas. Consumer education is primarily concerned with money management, credit, shopping for goods and services, advertising and rights and responsibilities. The English teacher's approach to consumerism and her interpretation of the subject matter will be different than that of social studies, home economics, business or science teachers, yet each approach or interpretation leads to greater student understanding and reinforces the educational process which attempts to integrate all subjects into a total plan for student development.

The mathematics of credit is hardly appropriate, and consequently of little concern, to the English teacher, yet the reading and understanding of credit contracts is extremely important in consumer education - and most appropriate subject matter for English classes. To know and understand the difference between a revolving, installment, or regular charge credit form is imperative. To be aware of other types of credit contracts and understand what they contain - whether they are all identical in their demands on the consumer and whether it takes a lawyer to decipher their hidden meanings. Students need to know that some words and terms repeat themselves in contracts and become "watch" or "beware" words. To recognize these terms and to understand their meaning becomes a necessary part of consumer education in the English classroom.

Although ninety percent of all communication is oral,

Americans are not necessarily word oriented. If a secondary school's English program includes a course in mass media, students can be involved in writing advertising copy and quickly become aware of how words are ambiguous, and how advertising can be devious. To counteract the habit that students have of approaching advertising in an emotional manner - with their feelings, not with their heads - they must become aware of pure propaganda which comprises much of media commercials. To acquire the ability to separate propaganda from fact is imperative. Students should also realize that the anticipated audience determines the type and content of the advertisement - and that all advertising is aimed at getting the consumer to buy.

Even without a course in mass media,the English teacher can, and in our opinion should, involve students in becoming aware and critical of advertising of all kinds. This can be done through a realization of the relationship between words (or phrases)and the various emotional responses they elicit. Further interest can be developed by writing advertisements for the sale of self-owned merchandise (classified) or for local merchants advertising in the school newspaper.Personal and community involvement can be further extended to a national scope by writing letters of inquiry and complaint to the Federal Trade Commission and other governmental agencies concerning questionable content of advertising media which crosses state boundaries.

Some educational activity in the area of money manage-

ment can further assist the English teacher involving students in consumer education efforts. Community commitment can relate to shopping for goods and services and to consumer rights and responsibilities, so a comprehensive study of advertising can easily lead to and relate to other areas of consumer concern - all within the English classroom.

Hopefully by this time the reader will be convinced that an interdisciplinary approach to consumer education in the elementary and secondary school is sensible and that every English teacher has an important contribution to make in this most relevant area of learning. Listed below are suggestions for individual and group activities which are appropriate for various age levels and specific areas of content. These suggestions are included for the purpose of motivating the teacher - they will not all be applicable in every case, nor is the list intended to be all-inclusive. Listings are developed as they apply to the main content areas of consumer education.

Money Management

* Literature: comparison of characters' life styles, values, hopes and aspirations
* Case studies and/or creative dramatics can provide students with relevant consumer experiences and in developing personal decision making processes
* Reading and comprehending the "fine print" in insurance policies
* Telephone, or face-to-face conversations with insurance agents

* Class discussion of consumer life cycle and social roles

Credit

* Reading and comprehending credit application forms

* Collect samples of printed contracts: mortgages, leases, credit applications, installment contracts, etc.

* Debate the role of credit in our society

* Crossword puzzles to develop a credit vocabulary

Advertising

* Label analysis: labels offer concise phrasing and good consumer vocabulary. Develop a consumer dictionary

* Analysis of advertising in relation to cost, such as nationally advertised product vs. private brand product and/or cost of periodical as determined by type and amount of advertising

* Analysis of advertising in relation to audience being reached: type and form

* Analysis of advertisements as a source of quality consumer information and education

* Study of the communication processes as related to consumerism: i.e., selective exposure, perception, interpretation and retention

* Compare different advertisements for the same product with various selling points; institutional ads vs. testimonial ads, etc.

* Follow-up activities in relation to advertisements; writing for merchandise advertised; going to the retail outlet to select merchandise and inquire about the product; purchase the merchandise; then check the merchandise to determine if it is "as advertised", "somewhat misleading" or "not as advertised".

* Follow-up an advertisement to determine method of sales. Was the ad truthful? If not, what type of ploy was used - bait and switch, no sale merchandise available, etc.?

* Recall commercials on television and/or radio and determine the number (or percentage) of commercials remembered out of the total aired. What are the implications resulting from this survey?

Shopping for Goods and Services

* Write letters of inquiry

* Write letters of complaint

* Collect slogans or catch phrases that indicate pressure or possible fradulent sales as "this is your last chance"

* Collect samples of "fine print" such as warranties and guarantees, instruction booklets, care labels

* Make real or simulated telephone inquiries that are consumer related for product information, repairs, taking orders for merchandise, complaints, etc.

* Through literature analysis and role play determine how goods and services differ at each stage of the life cycle

* Develop a class newspaper emphasizing "best buys" for a holiday (Christmas, Mother's Day, Father's Day, etc.) Students can shop local stores for column material.

Consumer Rights and Responsibilities

* Write letters to congressmen in support of or in opposition to a proposed consumer law

* "Roving reporters" (students) can interview supermarket managers, retailers, etc. on how they attempt to "protect the consumer" or similar topics

* Students may request "equal time" on local radio and/or television stations to air difference of opinion related to consumer issues (the time may not be granted, but the exercise is worth doing)

* Conduct a consumer survey in school. Possible survey title - "Are you an involved consumer?" Students can learn to formulate questions to be used in surveys

* Analyze and discuss quotations from current speeches and/or publications relative to consumerism

* Read, analyze and discuss consumerism books such as OVERCHARGE by Metcalf and Reinemer; HIDDEN PERSUADERS by Packard; THE JUNGLE by Sinclair; SILENT SPRING by Carson; and SINCE SILENT SPRING by Grahm.

* Construct a guide to consumer services available within the community. Print and distribute sufficient copies for all school families

* Read and discuss biographies of persons who are active for consumer rights and responsibilities, such as CITIZEN NADER by McCarry.

Regardless of the educational activities which the teacher chooses to include consumer education in the English classroom, it is of utmost importance to constantly progress in an honest and simple manner. Too many varied activities at the same time tends to "water down" the consumer content and results in mediocrity. Enthusiasm and motivation increase when consumer education includes relevant materials and experiences. Students need to be deeply enmeshed with consumer education, and will not adequately respond to hypothetical situations or theories for future action. The classroom for consumer education is not limited to the schoolhouse, but must extend into the marketplace.

Assuming that consumer education will be incorporated and integrated into the English classroom,it becomes exceedingly important for the English teacher to organize the instructional sequence so that the educational process can be successful. Most curriculum builders are agreed that four basic aspects of the curriculum -or instructional sequence - must be given consideration. They are: objectives, pupil assessment, activities and materials, and evaluation. To provide the English teacher with a "starting place" in planning to integrate consumer education into the English curriculum, we offer the following suggested educational objectives.

The informed and educated consumer should:

* be able to express himself both orally and in written form in the marketplace
* recognize the purpose and uses of goods and services in the various stages of the life cycle
* understand the semantics of the marketplace
* be able to differentiate between factual, honest advertising and deceptive, fradulent advertising
* recognize and respond objectively to various emotional appeals used in selling goods and services
* understand and practice consumer rights and responsibilities
* make competent and appropriate decisions, based on a knowledge and understanding of the alternatives available, concerning any interaction with the marketplace.

Obviously these objectives will be realized in various

degree and at various levels depending upon the teacher, the students, and the instructional sequence. The final, and probably ultimate, objective (the last listed above) will be reached through the efforts of the entire school and the community. The English teacher has the opportunity, challenge, and (as we see it) the responsibility to contribute to this effort by helping students to use and understand the English language at all times and in all ways when they are confronted by or interact with the marketplace.

INSTRUCTIONAL MATERIALS

The materials listed below have been selected as being most appropriate for English teachers who are seeking assistance in establishing consumer education as an integral part of their English program.

Curriculum Guides

CONSUMER EDUCATION IN AN AGE OF ADAPTATION. 1971. Association-Sterling Films, Inc, Agents for Sears Consumer Information Services, 512 Burlington Ave. LaGrange, Illinois 60525. $2.00

SUGGESTED GUIDELINES FOR CONSUMER EDUCATION, GRADES K-12. 1970. Superintendent of Documents, U. S. Government Printing Office, Washington, D.C. 20402 65¢.

Periodicals

CONSUMER REPORTS. Consumers Union of U.S., Inc. 256 Washington Street, Mount Vernon, N.Y. 10550. Sub. rate $8.00-1 yr. (Educational rate 25¢ per copy-20 minimum monthly order, includes Teaching Tools.)

TEACHING TOOLS FOR CONSUMER EDUCATION a monthly service from Consumers Union with Education Order Plan. Educators outside of the classroom or the Plan may obtain the teaching aid and 1 yr. sub. to CONSUMER REPORTS for $11.50.

CHANGING TIMES. Changing Times Education Service, 1729 H Street, N.W., Washington, D.C. 20006. Sub. rate $7.00-1 yr. (Educational rate $2.65 per sub., 10 or more copies to the same address - includes TEACHER'S JOURNAL.)

CHANGING TIMES TEACHER'S JOURNAL distributed with classroom subscriptions to CHANGING TIMES.

Audio-Visual

CONSUMER POWER: ADVERTISING. 16mm Color Sound Film - 21 3/4 minutes. Bailey Film Association, 11559 Santa Monica Blvd., Los Angeles, California 90025. Cost: $285.00; rental rate $20.00.

GETTING YOUR MONEY'S WORTH, Group 1. A621SATC. 6 Filmstrips, 3 Cassettes, Guides. SVE- Society for Visual Education, Inc., 1345 Diversey Parkway, Chicago, Illinois 60614. $57.50.

CONSUMERISM: LET THE SELLER BEWARE is a 22-minute color film essay on immediate, tangible consumer problems featuring a segmented interview with Ralph Nader. Available for $10 for one showing from Consumers Union Film Library, 267 West 25th St., New York, N. Y. 10001.

PREVIOUS MONOGRAPHS

I - CONSUMER EDUCATION: AN INTERDISCIPLINARY APPROACH - A basic statement concerning consumer education and its importance in the educational program of all elementary and secondary schools. Defines consumer education - what it is and what it is not - and suggests means for including it in the curriculum.

II - SELECTED AUDIO-VISUAL MATERIALS FOR CONSUMER EDUCATION - An annotated bibliography of selected audio-visual materials appropriate for use in consumer education classes. Includes films, filmstrips, slides, transparencies and multi-media resource packages with reference to source and cost.

III - A SURVEY OF EXISTING CONSUMER EDUCATION PRACTICES IN NEW JERSEY SCHOOLS - A detailed report of a survey conducted by the Center for Consumer Education Services at the close of the 1970-71 school year. Results are presented in narrative form, with wide use of tables. An excellent overview of consumer education which supports most assumed practices, but reveals some unexpectations.

IV - CONSUMER EDUCATION IN THE SCIENCE CURRICULUM - This publication presents a strong argument for a consumer oriented approach to the school science curriculum. The reasons for introducing consumer science, as well as explanations on how to do it, are clearly indicated. Many ideas for consumer oriented science projects are given, including a suggested outline for organizing the activity, and a sample unit on testing and rating shampoos.

All MONOGRAPHS are distributed free of charge to local school superintendents, county superintendents, State Department personnel, college and university personnel, and advisory committee members. Visitors to the Center for Consumer Education Services may receive complimentary copies. Additional copies of all MONOGRAPHS are available at a cost of $1.00 per copy from: Vocational-Technical Curriculum Laboratory, Building 4103 - Kilmer Campus, Rutgers University, New Brunswick, New Jersey 08903.